

Inclusionary Housing Rental Program Preliminary Application & Guidelines for Rental Applicant Pool

PLEASE READ CAREFULLY BEFORE COMPLETING THIS APPLICATION

The Community Development Department is pleased to announce that preliminary applications are now being accepted for affordable rental units. The Rental Applicant Pool will be used to identify eligible tenants for affordable rental units available through the City's Inclusionary Housing Program. Affordable units of all sizes are located throughout the city. To be considered for an affordable rental unit you must be in this Pool. This preliminary application is for placement in the pool. Placement in the pool does not signify that you are eligible for an affordable rental unit. Not all applicants will be eligible for all units. This is not a waiting list.

Applicants will be placed in pools based on unit size eligibility and ranking according to the City's priority point system. Preference will be given to Cambridge residents and families with children. When units become available CDD will identify, in order of placement in the pool, the next applicant(s) based on unit size eligibility and priority points. The applicants will be asked to submit a final application with documentation to determine their eligibility.

Please be sure to fill out the application accurately. Applicants will be placed in pools based on their priority points, household size and emergency need status. <u>If you do not fill out the information correctly and submit the required documentation, you may not be placed in the appropriate pool.</u>

Applications should be submitted to the City of Cambridge, Community Development Department 344 Broadway, 3rd floor, Cambridge, MA 02139. **Applicants must complete and sign the attached application with documentation for Cambridge residency, household size and emergency need. Applications without proper documentation of Cambridge residency, household size and emergency may not be placed in the appropriate pool.** If you have any questions, please call CDD at 617-349-4622.

Please note that the Community Development Department will maintain applications in the Rental Applicant Pool. CDD will accept updates and/or changes to an applicant's preliminary application in writing only. Applicants should notify the CDD in writing of changes to household size and income, voucher status, residency, employment or emergency need.

CDD reserves the right to request that applicants submit updated and/or supporting documentation. Applicants who fail to respond to requests from CDD promptly may be removed from the Rental Applicant Pool.

STEP 1: MINIMUM ELIGIBILITY CRITERIA:

- Applicant's household size must be appropriate for the unit. (See attached Occupancy Standards.)
- Households must have an income of at least 50% but not more than 80% of the Area Median Income. See the chart below.
- Individuals and families with mobile rental subsidies will not be subject to the required minimum income requirements.
- Household assets may not exceed \$75,000. Assets in restricted retirement accounts (401(k), IRA, etc) will be considered at 60% of current value. Households where all members are 62 or over, and households where all members are disabled, may be eligible for special consideration.

Current Income Limits (Income Limits are subject to change.)

| Oualifying for a stud | io | 50000 0000000 |
|------------------------------|----------------|-----------------|
| Household Size | Minimum Income | Maximum Income |
| 1 person | \$32,950 | \$52,720 |
| Oualifying for a one- | <u>bedroom</u> | |
| Household Size | Minimum Income | Maximum Income |
| 1 person | \$32,950 | \$52,720 |
| 2 persons | \$37,650 | \$60,240 |
| Oualifying for a two- | <u>bedroom</u> | |
| Household Size | Minimum Income | Maximum Income |
| 2 persons | \$37,650 | \$60,240 |
| 3 persons | \$42,350 | \$67,760 |
| 4 persons | \$47,050 | \$75,520 |
| Qualifying for a three | e-bedroom | |
| Household Size | Minimum Income | Maximum Income |
| 3 persons | \$42,350 | \$67,760 |
| 4 persons | \$47,050 | \$75,280 |
| 5 persons | \$50,850 | \$81,360 |
| 6 persons | \$54,600 | \$87,360 |

STEP 2: REQUIRED INCOME & HOUSEHOLD INFORMATION LISTED ON APPLICATION:

A. Income from employment:

• Complete income information for household members who are employed full and/or part time unless he/she is a dependent and is registered as a full-time student in an undergraduate degree program

B. Income from other sources:

• Complete this section on the housing application if applicable to your household

C. Household Assets:

• Complete this section listing the assets of all household members

D. Household Size:

• Include all household members who will be living in the unit on your application

Step 3: <u>DOCUMENTATION REQUIRED WITH APPLICATION:</u>

A. HOUSEHOLD SIZE:

Please provide evidence of your current household size from <u>two</u> of the following options (additional documentation may be requested):

- A rental lease signed and dated within the last year in your name and members of your household
- A copy of your signed current federal tax return with W's 2 which indicate your current household size
- A copy of birth certificates for all household members

B. CAMBRIDGE RESIDENT:

If you are currently living in Cambridge, please provide evidence of residency from <u>two</u> of the following options (additional documentation may be requested):

- A rental lease signed and dated within the last year in your name
- ➤ A copy of the applicant's Cambridge Voting Registration Record
- A utility bill in your name: original gas, electric, Verizon, cable. We will need to see the entire bill before payment and it must be dated within thirty days
- A car registration or driver's license or Massachusetts I.D. with your current address that is listed on your application
- ➤ A current school registration record for your child with current address

C. EMERGENCY NEED:

Households with one or more of the following Emergency Needs: If you are claiming an emergency you MUST attach a copy of the evidence supporting your emergency situation):

- Applicant is currently facing a no-fault eviction (*Provide a copy of court order*).
- Applicant is living in a property that has been cited by the City for outstanding code violations (*Provide report from Inspectional Services Department*).
- > Applicant is paying more than 50% of their monthly gross income on rent (Submit documentation of current rent receipt and lease agreement).
- > Applicant is living in an overcrowded situation defined as having more than two individuals per bedroom (*Provide a signed lease or landlord documentation notarized*).
- Applicant is homeless (provide a letter from shelter.

ASSIGNMENT FOR PRIORITY POINT SYSTEM:

Preference will be given to Cambridge residents, families with children, and applicants with an emergency housing need. All applications will be reviewed for eligible household size and income eligibility and then ranked in order by the following priorities:

- A. Current Cambridge Resident
- B. Household with at least one child under 18
- C. Household with at least one child under 6
- D. Household with emergency need as defined in step 3.

Please Note: After all eligible resident applicants have been considered preference will be given to applicants who are not presently living in Cambridge but are employed in Cambridge. These applicants will follow the same priority point system as Cambridge residents. Contact the Community Development Department for further information.

RENTAL POOL ORDER:

Upon receipt of the completed preliminary application and all associated documentation, CDD will notify all applicants of their status by mail. Preliminary applications will be added to the appropriate pool(s) in the order they are received.

The Rental Applicant Pool will consist of the following:

3 bedroom unit pool

- a) 7 point preference group
- b) 6 point preference group
- c) 5 point preference group
- d) 4 point preference group
- e) 3 point preference group
- f) 2 point preference group
- g) 1 point preference group
- h) 0 point preference group

2 bedroom unit pool

- a) 7 point preference group
- b) 6 point preference group
- c) 5 point preference group
- d) 4 point preference group
- e) 3 point preference group
- f) 2 point preference group
- g) 1 point preference group
- h) 0 point preference group

1 bedroom/studio unit pool

- a) 5 point preference group
- b) 4 point preference group
- c) 3 point preference group
- d) 2 point preference group
- e) 1 point preference group
- f) 0 point preference group



AVAILABLE UNITS:

As units become available, applicants who are at the top of the appropriate preference group for the available unit size will be asked to submit a complete application to confirm eligibility.

Complete applications will be reviewed and applicants who are found to be eligible will be forwarded to unit owners/managers for credit checks, landlord references, etc. Eligible applicants who are approved by the property owner/manager will be offered a unit based on their order in the Rental Applicant Pool.

Applicants will be shown a unit and will have 24 hours to make a decision whether to lease the unit. If an applicant declines available units at three separate properties, the applicant will be placed at the bottom of the pool of their preference group and will not be offered a unit for up to 180 days.

Applicants who are declined by four different management companies for credit or landlord reference will be removed from the pool. Applicants who are denied due to CORI or other criminal background check by two different management companies will be removed from the pool. Notification to the applicant will be made in writing.

If an applicant decides to move forward to lease a unit, they will enter into a lease agreement with the property manager to move into the unit within 30 days.

If you have any questions about the Rental Applicant Pool, please call Housing Line at 617-349-4622. Please leave your name and daytime phone number where you can be reached.



Occupancy Standards (Based on federal Section 8 regulations)

To Determine Unit Size

- 1. To determine appropriate unit size for an applicant, the following criteria shall be used:
 - a. No more than two persons shall occupy the same bedroom.
 - b. Persons of the opposite sex (other than a couple) shall not be required to share a bedroom.
 - c. Two children of the same sex shall share a bedroom unless the difference in their ages is 10 years or more.
- 2. Families may choose to under-house themselves based on the following:
 - a. Children of opposite sexes may share a bedroom if the sum of their ages is 15 or less.
 - b. Children of the same sex may occupy the same bedroom regardless of age.

How to Determine Household Size

- 1. Eligible household size is based on all current, full-time and permanent household members at the time of application.
 - a. All household members must have had the same address as the applicant for at least 3 months from the time the application is submitted.
 - b. Only children that are born before the application deadline or are expected within two months of the application deadline (as documented by a medical professional) will be counted as household members.
 - c. Children of applicants, who are full-time students age 18 years and over and living in a college dormitory, will be considered part of the household if they are listed as dependents on their parent's tax return.
- 2. Applicants must be able to document, to the satisfaction of the City of Cambridge, that any recent additional members to their household are permanent, full-time members.
- 3. Those household members not listed on the most recent year's federal tax return as dependents of the applicant will be required to document that they have resided with the applicant for at least 3 months from the date of application.
 - a. Household members not listed as dependents will be required to sign a notarized affidavit stating their intention to remain as permanent full-time members of the applicants' household for the foreseeable future.

How to Determine Income Eligibility

| | 1 person | 2 person | 3 persons | 4 persons | 5 persons | 6 persons |
|---|----------|-----------|-----------|-----------|-----------|-----------|
| Income | \$32,950 | \$37,650 | \$42,350 | \$47,050 | \$50,850 | \$54,600 |
| Maximum Income Eligibility Chart for Housing Assistance | | | | | | |
| | 1 person | 2 persons | 3 persons | 4 persons | 5 persons | 6 persons |
| Income | \$52,720 | \$60,240 | \$67,760 | \$75,280 | \$81,360 | \$87,360 |

The income chart is based on federal, state, and Cambridge income limits for housing programs. These limits are determined by the US Dept. of Housing and Urban Development and are subject to change.



City of Cambridge Community Development Department, Housing Division 344 Broadway, 3rd Floor Cambridge, MA 02139

INCLUSIONARY HOUSING RENTAL PROGRAM RENTAL PRELIMINARY APPLICATION

| HEAD OF HOUSEHOLD: | | | | | |
|--|-------------------------------------|--------------|-----------------|--------------------|--------------------|
| Last Name: | First Name | : | | Middle | Initial: |
| Co-Applicant Last Name: | First Name | : | | Middle l | Initial: |
| Current Address: | Unit | # | _ City: | | State: |
| Zip Code: | Telephone #: | | | | |
| E-mail address: | Day | Eve | ening | | |
| Marital Status: □ Single | □ Married □ Sepa | rated | Divorced | □ Other | |
| Do you work in Cambridge? Is | f Yes where? | | | | |
| Do you currently have a mobil | e voucher? If Yes, What is | the subsi | idizing agenc | y? | |
| Do you own or have interest in | , , , | | - | | |
| APPROPRIATE UNIT SIZE (View Occupancy Standards) | □ Studio □ One-bo | edroom | □ Two-b | edroom 🗆 | Three bedroom |
| INCLUDE REQUIRED DOCU (Please see guidelines) | MENTATION □ Cambridge residency | □ H | ousehold size | e o E | Emergency need |
| HOUSEHOLD MEMBERS Start with Head of household; list the reside in the unit: | e legal names, birth dates, and rel | ationship to | head of househ | old of each pe | erson who will |
| Name | | DOB | Relation App | nship to dicant | Gender (M or F) |
| | | | Head of H | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

Applicants must notify the CDD in writing of changes to household size and income, voucher status, residency, employment or emergency need. CDD reserves the right to request that applicants submit updated and/or supporting documentation.

EMERGENCY NEED

| | ines must be included to be consi | | | | | |
|----------------|---|---|--|--|--|--|
| Check | boxes that apply to your househ | | | | | |
| | Applicant is currently facing a no-fault eviction (Provide a copy of court order). | | | | | |
| | Applicant is living in a property that has been cited by the City for outstanding code violations | | | | | |
| | (Provide report from Inspection | | | | | |
| | | 50% of their monthly gross income on rent (Submit documentation of | | | | |
| | Applicant is living in an overer | rowded situation defined as having more than two individuals per | | | | |
| | | undlord documentation notarized). | | | | |
| | Applicant is homeless (provide | · - | | | | |
| EMPI | LOYMENT INFORMATION | FOR ALL HOUSEHOLD MEMBERS | | | | |
| | Last Name, First Name | Total Income and Frequency of Pay Source of Income (Weekly, Bi-weekly, Monthly, Annually) | | | | |
| | | \$ /per | | | | |
| | | \$ /per | | | | |
| | | \$ /per | | | | |
| | | \$ /per | | | | |
| ı nnı | TIONAL INCOME SOURCE | S OTHER THAN EMPLOYMENT | | | | |
| WDI | | | | | | |
| a) | RETIREMENT INCOME O | R DISABILITY AWARD: | | | | |
| | Name of Recipient: | | | | | |
| | Name of Company: | Amount of Monthly Income: \$ | | | | |
| b) | SOCIAL SECURITY INCO | ME: | | | | |
| | Name of Recipient: | Gross Monthly Amount: \$ | | | | |
| c) | VETERAN'S ASSISTANCE | : | | | | |
| | Name of Recipient: | Gross Monthly Amount: \$ | | | | |
| d) | PUBLIC ASSISTANCE: | | | | | |
| | Name of Recipient: | Gross Monthly Amount: \$ | | | | |
| e) | UNEMPLOYMENT: | | | | | |
| | Name of Recipient: | | | | | |
| | Weekly Amount: \$Wl | nen did benefits start?When do they expire?: | | | | |
| f) | INTEREST/DIVIDEND: (In | excess of \$100.00) | | | | |
| | Name of Recipient: | Source of Interest:Annual Interest: \$ | | | | |
| g) | CHILD SUPPORT/ALIMON Amount Received: \$ | NYPayment(s): Monthly:Weekly: Bi-weekly: | | | | |
| | | 0 | | | | |

Does your household have an emergency need for housing? Required documentation as described in the

| ASSETS List all savings accounts and inv | vestments of applicants: (includes financial institutions, 401K, Money Market) |
|--|--|
| _ | Current Balance: \$ |
| Institution: | Current Balance: \$ |
| List all checking accounts of app | plicants: |
| Institution: | Current Balance: \$ |
| Institution: | Current Balance: \$ |
| | abled and require accessibility features or another reasonable section. If you do not require an accommodation, skip this section. |
| will provide auxiliary aids and services, v and procedures to persons with disabilities | lopment Department does not discriminate based on disability. The Department written materials in alternative formats, and reasonable modifications in policies les upon request. |
| should not make any plans to me responsibility to inform the Cam of any change of address, income application will be withdrawn. application to the best of my/our | ot an offer of housing. Based on this form, I understand that I ove or end my present tenancy. I understand that it is my abridge Community Development Department, Housing Division e, reasonable accommodation and family composition or my I/We certify, under penalty of perjury, all information on this r knowledge is true. I/We understand that false information given n of this application. Furthermore, verification may be obtained |
| department or agency of the Unificitious or fraudulent statement document knowing the same to a shall be fined not more than \$10 | Statement. U.S.C. Statement. U. |
| Signature: | Date: |



Date: _____

Signature:



DOCUMENTATION REQUIRED WITH APPLICATION:

HOUSEHOLD SIZE:

Please provide evidence of your current household size from <u>two</u> of the following options (additional documentation may be requested):

- A rental lease signed and dated within the last year in your name and members of your household
- ➤ A copy of your signed current federal tax return with W's 2 which indicate your current household size
- A copy of birth certificates for all household members

CAMBRIDGE RESIDENT:

If you are currently living in Cambridge, please provide evidence of residency from <u>two</u> of the following options (additional documentation may be requested):

- ➤ A copy of your City's voting record
- A rental lease signed and dated within the last year in your name
- A utility bill in your name: original gas, electric, Verizon, cable. We will need to see the entire bill before payment and it must be dated within thirty days
- ➤ A car registration or driver's license or Massachusetts I.D. with your current address that is listed on your application
- ➤ A current school registration record for your child with current address

EMERGENCY NEED:

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- > Applicant is living in a property that has been cited by the City for outstanding code violations (Provide report from Inspectional Services Department).
- > Applicant is paying more than 50% of their monthly gross income on rent (Submit documentation of current rent receipt and lease agreement).
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- Applicant is homeless (provide a letter from shelter).